



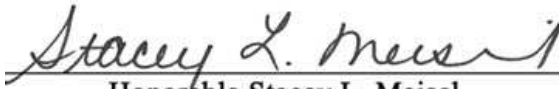
Order Filed on October 17,
2016 by Clerk, U.S. Bankruptcy
Court - District of New Jersey

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY	
Caption in Compliance with D.N.J. LBR 9004-1	
DENISE CARLON, ESQUIRE KML LAW GROUP, P.C. Sentry Office Plz 216 Haddon Ave. Suite 406 Westmont, NJ 08018 dcarlon@kmlawgroup.com Attorneys for Secured Creditor M&T Bank	
In Re:	Case No.: 16-22909-SLM
Juan Cruz,	Adv. No.:
Debtor.	Hearing Date: 10/12/2016 @9:00 a.m.
	Judge: Stacey L. Meisel

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S
CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED

DATED: October 17, 2016


Honorable Stacey L. Meisel
United States Bankruptcy Judge

Page 2

Debtor: Juan Cruz

Case No.: 16-22909-SLM

Caption: **ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO
DEBTOR'S CHAPTER 13 PLAN**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, M&T Bank, holder of a mortgage on real property located at 17-19 Belle Avenue, Paterson, NJ 07505, Denise Carlon appearing, by way of objection to the confirmation of Debtor's Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and Christopher Balala, Esquire, attorney for Debtor, Juan Cruz, and for good cause having been shown;

It **ORDERED, ADJUDGED and DECREED** that Chapter 13 Trustee shall make post-petition adequate protection payments directly to Secured Creditor in the amount of \$1,384.00 per month while the loan modification is pending; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor does not waive its right to the full monthly payment of \$1,663.02, nor to its pre-petition arrears, and

It is **FURTHER ORDERED, ADJUDGED and DECREED** in the event loss mitigation is unsuccessful, Debtor is responsible for the difference between the adequate protection payment and the regular payment for the months this loan was in the loan modification was pending; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtor is to obtain a loan modification within six months of confirmation, or Debtor shall file a modified plan to treat Secured Creditor's claim; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
Juan Cruz
Debtor

Case No. 16-22909-SLM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Oct 17, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 19, 2016.

db +Juan Cruz, 416 Hillsdale Dr., Hazleton, PA 18202-2849

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 19, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 17, 2016 at the address(es) listed below:

David L. Stevens on behalf of Debtor Juan Cruz dstevens@scuramealey.com,
cbalala@scuramealey.com/ecfbkfilings@scuramealey.com/dsklar@scuramealey.com/ascolavino@scuramealey.com
Denise E. Carlon on behalf of Creditor M&T Bank dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Marie-Ann Greenberg magecf@magtrustee.com

TOTAL: 3